



# Frequently Asked Questions

TEO FS-8

"Your Passport to Quality Health"

Fact Sheet

## ○Do I have a choice to enroll?

Yes, active duty family members may choose enrollment in TRICARE Europe Prime or may elect medical coverage under TRICARE Standard. They must complete an enrollment application to be enrolled in the Prime Program and assigned a Primary Care Manager (PCM). Active duty military may not decline enrollment in Prime.

## ○What if I choose not to enroll?

If you choose not to enroll, you continue to enjoy the standard CHAMPUS benefit (now known as TRICARE Standard). Choosing coverage under Standard requires payment

of a fiscal year deductible and cost-shares for care received through civilian sources. Non-Prime enrollees and retirees enrolled in TRICARE Plus can receive "space available" care in military treatment facilities (MTFs).

## ○Will I have to enroll annually?

No. Enrollment overseas will be based on your sponsors DEROS. If your sponsor extends or takes another assignment in theater, your enrollment status will be updated at that time.

## ○How much does it cost to enroll in TRICARE Europe Prime?

There are no enrollment fees, no deductibles and no cost-shares for authorized covered medical care received overseas for active duty and their families (from military or civilian sources). A small fee is assessed for inpatient care in a military facility for active duty members only. The Department of Defense adjusts this fee every fiscal year.

## ○Do I have a choice as to who my PCM is?

In most cases, primary care managers will be assigned to families based on the active duty member's unit of assignment (it helps our providers understand the unique mission requirements of individual units). But you may request a change of PCM if you wish — and we will do our best to accommodate you. If you need to change PCMs, please speak with the TRICARE Service Center (TSC), patient representative or the clinic director.

## ○What do I do when my family or I are TDY or on leave elsewhere in Europe? In CONUS?

When you or your family are traveling there are a number of options available to you:

- **Emergencies:** Simply obtain emergency medical care at the nearest available clinic or hospital—military or civilian. But let your PCM and TSC know about the incident and any assistance you may need in handling the paperwork to prevent costly out-of-pocket expenses.
- **Non-emergencies Overseas:** For care delivered outside of the MTF network, family members must first call their PCM and receive preauthorization for any care received in Europe, Africa, and the Middle East.

## What Does That Mean?!

*Listed below are some of the TRICARE-related abbreviations you may encounter:*

- **BCAC** — Beneficiary Counseling and Assistance
- **DCAO** — Debt Collection Assistance Officer
- **DEERS** — Defense Eligibility Enrollment Reporting System
- **DTF** —military dental treatment facility
- **HBA** —Health Benefits Advisor
- **HCF** — Health Care Finder
- **HCIL** — Health Care Information Line™
- **MSC** —Medical Services Coordinator
- **MTF** —military medical treatment facility
- **NAS** — non-availability statement
- **OCONUS** —outside the continental United States (overseas)
- **PCM** — Primary Care Manager
- **PLC** — Patient Liaison Coordinator
- **PPN** — Preferred Provider Network
- **TEO** — TRICARE Europe Office
- **TEOB** — TRICARE explanation of benefits (medical or dental)
- **TDP** —TRICARE Dental Program
- **TOP** — TRICARE Overseas Program
- **TOL** — TRICARE Online
- **TSC** —TRICARE Service Center
- **UCCI** — United Concordia Companies, Inc. (Dental Program contractor)
- **WPS** —Wisconsin Physician Services (claims processing contractor for overseas regions)
- **CTSC** — Centralized TRICARE Service Center

in CONUS. Active duty members must have Service authorization for any civilian care, whether overseas or CONUS.

- **Non-emergencies in CONUS:** Family members do not need preauthorization for care delivered in CONUS. We recommend that you call the regional TSC toll-free number (from the back of your TRICARE Europe Prime ID Card) to learn if there is a preferred provider near you. And, of course, you are also eligible for care in a military treatment facility.

**○Does my enrollment transfer to CONUS when I PCS?**

TRICARE Prime enrollment is “portable” between Defense Health Service Regions. You must contact your servicing TSC to inform them of your upcoming reassignment. They will keep you enrolled in TRICARE Europe Prime for 30 days past your report date. Upon arrival at your new duty station, contact the TSC to transfer your Prime enrollment.

**○Do I need a CHAMPUS supplemental policy if I enroll in TRICARE Europe Prime?**

Normally, you don’t require a supplemental policy when you have HMO coverage, which is what TRICARE Prime offers. However, there are many factors to consider such as your choice of primary health coverage, out-of-pocket costs, age and health status (i.e., pre-existing conditions), where you live, what type of TRICARE coverage you have, whether you plan to change your coverage sometime in the future, and convertibility of coverage at age 65. The bottom line is to evaluate what you can afford and what you feel is best for you and your family.

**○I am married to a local national who is entitled to free health care in the local system. Can she wait until we return to our next assignment in the States to enroll in Prime?**

Yes. If you would prefer to not have your family member enrolled, you can certainly decline enrollment. All active duty members are enrolled in Prime and cannot choose to disenroll.

**○Who may enroll in TRICARE Europe Prime?**

TRICARE Europe Prime is available to active duty military stationed in the European, African or the Middle East theater of operations and their family members living with them.

**○I’m a DoD civilian; can I enroll in TRICARE Europe Prime?**

No. DoD civilians, DODDS teachers, contractors and their family members cannot enroll in the TRICARE Europe Prime program. We will, however, continue to treat you as

a pay patient in an MTF on a space available basis.

**○I’m NATO at SHAPE. Can I enroll in TRICARE Europe Prime?**

Non-US, NATO active duty members and their families are eligible to use US MTFs throughout Europe. However, they may not enroll in Prime since they are not eligible for TRICARE/CHAMPUS. They are provided access to care in our medical facilities with the same priority as our active duty members and their families.

**○Who may use military medical facilities in Europe?**

Active duty members and their families enrolled in Prime or Plus will receive priority access to care in all European military medical facilities. Eligible NATO personnel may also seek treatment at European MTFs on a priority basis. Military medical facilities will also see other eligible beneficiaries, such as military retirees and their families, DoDDS teachers, DoD civilian employees and eligible contractors on a space available basis; however, these individuals may not enroll in Prime.

**○Will enrollment in TRICARE Europe Prime be offered to military retirees?**

The issue of opening Prime enrollment to retirees in Europe is periodically reviewed. An issue of concern is the potential impact on the ability of military treatment facilities to maintain access standards and care for active duty Prime enrollees and their families. In the meanwhile, European MTFs are seeing retirees on a space available basis for a small fee. Also, retirees may use TRICARE Standard (formerly CHAMPUS) to cover 75% of charges when seeing host nation providers.

**○I’m an Air Force sergeant at an Army post. Can I enroll there?**

Absolutely! The enrollment option does not discriminate based on your Service affiliation. If you are assigned to a post or base of another Service you are entitled to enroll with the local MTF. If you would like to change the MTF where you are enrolled,

**European Civilian  
Emergency Numbers**

Belgium — SOS (767)  
United Kingdom — 999  
Germany — 110  
Greece — 166  
Iceland — 112  
Italy — 113  
Portugal — 112  
Spain — 061  
Turkey — 055

simply visit your local Tricare Service Center.

**○What happens to split families—some of my family members accompanied me, and some remained in CONUS?**

If you have family members living in different locations (both here and in the states), only those family members who are here in Europe should be enrolled in TRICARE Europe. When you receive your TRICARE Europe enrollment verification package, please ensure that we have enrolled only the family members who have accompanied you to Europe. If you have eligible family members visiting you for short periods of time (summer vacation, holidays, etc.), they are fully eligible for MTF or host nation medical care. However, CONUS Prime members cannot seek civilian care unless in an emergency situation. For non-emergencies, preauthorization is required. If you would like to know more about the CONUS options for family members residing in the United States, simply contact your local TSC for more information.

**○My daughter spends 3 months with us here in Europe, and 9 months in the States, what should we do?**

It might be best to have her remain in TRICARE Standard. If she lives near a military base in the States where TRICARE Prime is offered, you may consider enrolling her in a program there. She will continue to be eligible for care in our military clinics and hospitals while she is visiting you here. She may enroll in TRICARE Europe Prime if she resides with you for more than 30 days, but must re-enroll in the stateside TRICARE program once she returns to school in the states.

**○I have a dependent parent living with me. Can she enroll?**

Unfortunately, no. Dependent parents (and parents-in-law) are not eligible to enroll in TRICARE. They are only eligible for military care on a space-available basis.

**○Define the point-of-service option for me.**

For those enrolled in TRICARE Europe Prime, the point-of-service option allows you to retain your right to go to any host nation provider for care—but at a price. If you elect to see a host nation provider and you are not referred by your PCM, you will be required to pay 50% of the medical bill—after first paying a \$300 deductible per person

(and \$600 deductible per family).

**○Explain the prescription drug benefit for me.**

You may go to the nearest MTF for your prescription needs (both here and in CONUS). If the prescription is not available at the MTF, and you were referred to the civilian community for care, you may purchase the prescription at a local, host-nation pharmacy — TRICARE Europe Prime will pay 100% of the costs for Active Duty Family members. Eligible beneficiaries may also use the National Mail Order Pharmacy Program (NMOP), DoD's timesaving and inexpensive mail order pharmacy service, for maintenance prescriptions. Beneficiaries can receive free delivery to overseas APO/FPO addresses only. This service offers low co-payments and allows phone-in refills. Contact the NMOP at 800-903-4680 or call 001-614-421-8211.

**○Where can I get more information on the TRICARE Program overseas and in CONUS?**

Your servicing TSC can assist you with information on your Prime benefit. You may also review information on the TRICARE Europe web site at [www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil) or the Health Affairs web site at [www.tricare.osd.mil](http://www.tricare.osd.mil). CHAMPUS claims forms and the TRICARE/CHAMPUS Standard Handbook are available on both sites.

**○How do I get dental care during my overseas assignment?**

Active duty military and their family members will get most of their dental care in their local military dental facility. For those active duty family members who need specialty dental care that their dental clinic cannot provide or who are stationed with their sponsor in remote areas that do not have convenient access to a dental clinic, enrollment in the TRICARE Dental Program is now available.

See **Fact Sheet 6** for more information on this program. If you have questions, contact United Concordia Companies Inc. (UCCI) at (717) 975-5017, toll-free at 1-888-418-0466 toll-free through your country's AT&T access code, or e-mail them at [fmdpoconus@ucci.com](mailto:fmdpoconus@ucci.com). The TRICARE Europe Dental Program Coordinator, Dr. George Schad, can be reached at DSN 496-6358, or civilian 49-6302-67-6358, e-mail [TDP@europe.tricare.osd.mil](mailto:TDP@europe.tricare.osd.mil).

